

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT

IN RE: DARRYL RUFFIN

Case No. 11-70623-TJT  
Judge Thomas J. Tucker  
Chapter 13

NOTICE OF POST CONFIRMATION MODIFICATION OF THE CHAPTER 13 PLAN  
PURSUANT TO L.B.R.3015-2(b) AND F.R.Bankr.P. 3015(g)

Debtor has filed papers with the court to seek a modification of the Chapter 13 Plan as follows:

1. REDUCE PERCENTAGE TO UNSECURED CREDITORS FROM 12% TO 3% BECAUSE UNSECURED CLAIMS FILED WERE HIGHER THAN SCHEDULED AND PLAN IS NOT RUNNING TIMELY.
2. THE PROPOSED PLAN AS MODIFIED HAS THE FOLLOWING IMPACT ON THE CLASSES OF CREDITORS BEING PAID BY THE TRUSTEE AS FOLLOWS:
  - a. Class One administrative claims: none
  - b. Class Two continuing claims: none
  - c. Class Three executory contracts/unexpired lease: none
  - d. Class Four arrearage on continuing claims: none
  - e. Class Five (a) secured purchase money secured interest claims: none
  - f. Class Five (b) other secured claims: none
  - g. Class Six priority unsecured claims: none
  - h. Class Seven special unsecured claims: none
  - i. Class Eight general unsecured claims: reduce from 12% to 3%.

6/4/2013

/s/ Morris B. Lefkowitz  
Morris B. Lefkowitz (P31335)  
24100 Southfield Road #203  
Southfield, MI 48075  
(248) 559-0180  
mbl44@aol.com

**N. LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY [LBR 3015-1(b)(1)]:**

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
VEHICLES	5,716.00	16,000.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS	2,050.00	0.00	2,050.00	2,050.00	0.00
JEWELRY	150.00	0.00	150.00	150.00	0.00
CASH/BANK ACCOUNTS	105.00	0.00	105.00	105.00	0.00
OTHER	8,500.00	11,408.00	5,000.00	5,000.00	0.00

Amount available upon liquidation .....	\$	0.00
Less administrative expenses and costs .....	\$	0.00
Less priority claims .....	\$	32,000.00
Amount Available in Chapter 7 .....	\$	0.00

Model Plan Version 2.0 - 05/01

5



13Network

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MORRIS LEFKOWITZ

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Recently Accessed Cases 11-70623-TJT Darryl Ruffin

<b>11-70623-TJT Darryl Ruffin</b> (xxx-xx-5364) P.O. BOX 873 • LINCOLN PARK • MI • 48146 \$142.24 WK/	Bar Date(s): 4/9/2012 (has passed) 7/8/2012 (has passed)
	Confirmed: 2/22/2012
Trustee: Tammy L. Terry Attorney: MORRIS LEFKOWITZ	Case Status: Active, Open Case

The data on these pages has not been audited and is provided for general information only.

16 Month(s) since Confirmation UP = \$0.00 TPI = \$9,862.96 BOH = \$811.48

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
1	<b>ATTORNEY FEE</b>							
	MORRIS LEFKOWITZ	\$3,706.00						
2	<b>A-ARREARS</b>							
	ADDED CREDITOR							
3	<b>E-LEASE</b>							
	ADDED CREDITOR							
4	<b>F-ADM EXP CLAIM</b>							
	ADDED CREDITOR							
5	<b>G-CONTINUING Lease, Secured or Vehicle</b>							
	ADDED CREDITOR							
6	<b>GAP Mortgage or Lease</b>							
	ADDED CREDITOR							
7	<b>M-MORTGAGE</b>							
	ADDED CREDITOR							
8	<b>P-PRIORITY</b>							
	INTERNAL REVENUE SERVICE	\$5,368.96		\$5,368.96			\$5,368.96	
11	<b>S-SECURED</b>							
	ADDED CREDITOR							
12	<b>V- VEHICLE</b>							
	ADDED CREDITOR							
13	GE Capital Retail Bank	\$11,408.32		\$9,600.92	6.0000	\$243.63	\$10,719.59	43
16	NATIONAL CAPITAL MANAGEMENT LLC	\$5,716.00		\$4,747.33	8.0000	\$124.85	\$5,493.27	43
17	<b>TAXES * Secured</b>							
	INTERNAL REVENUE SERVICE	\$2,305.00		\$1,901.57	3.0000	\$45.69	\$2,010.45	44
20	<b>WATER BILL</b>							
	ADDED CREDITOR							
21	<b>ASSOCIATION DUES CONTINUING</b>							
	ADDED CREDITOR							
22	<b>SECURED CLASS 5.1 EMPmts</b>							
	ADDED CREDITOR							
23	<b>VEHICLE CLASS 5.1 EMPmts</b>							
	ADDED CREDITOR							
24	<b>All Unsecured Creditors</b>							
	Total Unsecured	34303.17						
25	<b>Percent Allowed</b>				3			
	Amount Allowed						\$1,029.10	
28								

Change Line# 0

OK

Plan Terms 44

Calc

Unsecured % 3

Calc

 Due to Creditors: \$0.00 \$25,917.23  
 In from Debtor: \$616.37 \$27,931.76

Restart

Trustee's % 5

Lump Sum \$ 811.48

Delete Line 0

OK

## Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd/Calc
SEVERSTAL NORTH	\$142.24	WEEKLY	\$ ?
Darryl Ruffin	\$0.00	WEEKLY	\$ ?

## Debtor 2 Pay Schedules

Who's Paying	Amount	Schedule	Upd/Calc
DEBTOR	\$0.00	WEEKLY	\$ ?

Tammy L. Terry - Detroit, MI

Your Chapter 13 Information Management System

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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT

IN RE: DARRYL RUFFIN

Case No. 11-70623-TJT  
Judge Thomas J. Tucker  
Chapter 13

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely objection is filed, the proponent of the plan modification may file a certificate of no objection and the modified plan will then become effective.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

United States Bankruptcy Court, 211 West Fort Street, Suite 2100, Detroit, MI 48226

Morris B. Lefkowitz, Attorney for Debtor, 24100 Southfield Road, Suite 203,  
Southfield, MI 48075

Tammy L. Terry, Chapter 13 Trustee, 535 Griswold St., Suite 2100, Detroit, MI 48226

/s/ Morris B. Lefkowitz  
Morris B. Lefkowitz (P31335)  
24100 Southfield Road #203  
Southfield, MI 48075  
(248) 559-0180  
mbl44@aol.com

Date: 6/4/2013

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
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**PROOF OF SERVICE**

I, Morris B. Lefkowitz, hereby swear under penalty of perjury that on the date indicated below,  
I served copies of:

1. **NOTICE OF POST CONFIRMATION MODIFICATION OF THE CHAPTER 13 PLAN**  
upon the following parties by first class mail: SEE ATTACHED PACER MATRIX

Dated: 6-4-13

/s/ Morris B. Lefkowitz  
Morris B. Lefkowitz (P31335)  
24100 Southfield Road #203  
Southfield, MI 48075  
(248) 559-0180  
mbl44@aol.com

Label Matrix for local noticing  
0645-2  
Case 11-70623-tjt  
Eastern District of Michigan  
Detroit  
Tue Jun 4 12:22:56 EDT 2013

Bombardier  
P.O. Box 981439  
El Paso, TX 79998-1439

Capital Recovery V, LLC  
c/o Recovery Management Systems Corporat  
25 SE 2nd Avenue Suite 1120  
Miami, FL 33131-1605

Credit Collection Services  
Two Wells Avenue  
Newton Center, MA 02459-3246

Dr. Harris, Birkhill, P.C.  
P.O. Box 2802  
Dearborn, MI 48123-2929

First Premier Bank  
POB 5524  
Sioux Falls, SD 57117-5524

GE Money Bank  
Attn: Bankruptcy Department  
P.O. Box 103106  
Roswell, GA 30076-9106

Internal Revenue Service  
SBSE/ Insolvency Unit  
Box 330500-Stop 15  
Detroit, MI 48232

LVNV Funding LLC  
PO Box 10497  
Greenville, SC 29603-0497

Lilly Ruffin  
1300 Electric Ave.  
Lincoln Park, MI 48146-5814

Allstate Insurance Co.  
PO Box 2896  
Farmington Hills, MI 48333-2896

CANDICA, LLC  
C O WEINSTEIN AND RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

Certegy Payment Recovery  
10542 South Jordan Gateway  
Ste 200  
South Jordan, UT 84095-3907

Credit Management LP  
4200 International Pkwy  
Carrollton, TX 75007-1912

Enhanced Recovery Company, LLC  
8014 Bayberry Rd.  
Jacksonville, FL 32256-7412

Franklin Collection Services  
2978 W Jackson St  
Tupelo, MS 38801-6731

Granite Recovery LLC  
c/o Recovery Management Systems Corp  
25 SE 2nd Avenue Suite 1120  
Miami FL 33131-1605

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Law Offices of George Gusses Co  
33 S Huron St  
Toledo, OH 43604-8705

Macomb County Circuit Court  
40 N. Main St  
Mount Clemens, MI 48043-5654

American InfoSource LP as agent for T Mobile  
PO Box 248848  
Oklahoma City, OK 73124-8848

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

City of Detroit  
Parking Violations Bureau  
P.O. Box 2549  
Detroit, MI 48202-0549

Credit Protection Association, L.P.  
13355 Noel Rd.  
Dallas, TX 75240-6837

First Financial Bank USA  
P.O. Box 1050  
North Sioux City, SD 57049-1050

GE Capital Retail Bank  
c/o Recovery Management Systems Corp  
25 SE 2nd Ave Suite 1120  
Miami, FL 33131-1605

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATION  
P.O. BOX 7346  
PHILADELPHIA PA 19101-7346

Jefferson Capital Systems LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Morris B. Lefkowitz  
24100 Southfield Rd.  
Suite 203  
Southfield, MI 48075-2851

Midland Funding LLC  
by American InfoSource LP as agent  
PO Box 4457  
Houston, TX 77210-4457

(p)MARLIN MEDCLR INOVISION  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044-2308

National Capital Management, LLC  
Agent for GE Capital Retail Bank  
8245 Tournament Drive, Suite 230  
Memphis, TN 38125-1741

National Capital Management, LLC  
P.O. Box 12786  
Norfolk, VA 23541-0786

Premier BankCard/Charter  
Post Office Box 2208  
Vacaville, CA 95696-8208

Professional Account Management  
PO Box 2549  
Detroit, MI 48202-0549

Recovery Management Systems Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

Darryl Ruffin  
3101 Beatrice  
Detroit, MI 48217-1503

S&D Accounting & Tax Services  
20321 Westmoreland  
Detroit, MI 48219-1476

Santander Consumer  
Attn: Bankruptcy Deaprtment  
P.O. Box 560284  
Dallas, TX 75356-0284

(p)SPRINT NEXTEL CORRESPONDENCE  
ATTN BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

State of Michigan Office Child  
P.O. Box 30478  
Lansing, MI 48909-7978

Tammy L. Terry  
Buhl Building  
535 Griswold  
Suite 2100  
Detroit, MI 48226-3681

U.S. Attorney  
Attn:Civil Division  
Internal Revenue Service  
211 W. Fort St., Suite 2001  
Detroit, MI 48226-3220

United Collect Bur Inc  
P.O. Box 140190  
Toledo, OH 43614-0190

Zenith Acquisition Corp.  
220 John Glenn Dr #1  
Buffalo, NY 14228-2246

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
SBSE/Insolvency Unit  
Box 330500- Stop 15  
Detroit, Mi 48232

NCO Financial  
P.O. Box 13570  
Philadelphia, PA 19101

Sprint  
P.O. Box 4191  
Carol Stream, IL 60197-4191

(d)Sprint Nextel Correspondence  
Attn Bankruptcy Dept  
PO Box 7949  
Overland Park KS 66207-0949

End of Label Matrix	
Mailable recipients	44
Bypassed recipients	0
Total	44